

EMC/ROBERTS

Indexing Instructions:

Lot 87, Section C, Belmor Lakes, Section 16, T2S, R6W, DeSoto County, MS

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned **The Bank of New York, as successor Trustee to JPMorgan Chase Bank as Trustee for the Certificateholders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-12**, does hereby grant, bargain, sell, convey and specially warrant unto **ERIN HOLMES LEGER AND CHRISTOPHER HAMILTON LEGER, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON**, the following described land lying and being situated in DESOTO County, Mississippi, to-wit:

**Lot 87, Section C, Belmor Lakes, situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Plat Book 83 at Page 3, reference to which is hereby made in aid of and as a part of this description.**



File #REO 2265  
8622 BELMORE LAKES DR OLIVE BRANCH

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Excepted from the warranty hereof are all restrictive covenants, easements, rights of way and mineral reservations of record affecting the described land and property.

The Grantor promises or covenants to defend title to the property from and against all lawful claims and demands of all persons claiming by, through or under Grantor and none other. It is agreed and understood that the 2009 taxes have been prorated as of this date on an estimated basis and Grantor will not be responsible for any adjustment of taxes after this date.

IN WITNESS WHEREOF, The Bank of New York, as successor Trustee to JPMorgan Chase Bank as Trustee for the Certificateholders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-12, has caused this instrument to be signed in its name by its undersigned officer, on this the 31 day of March 2009



The Bank of New York, as successor Trustee to JPMorgan Chase Bank as Trustee for the Certificateholders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-12 by EMC MORTGAGE CORPORATION ITS

ATTORNEY IN FACT  
BY: [Signature]

ITS: Mary Best-Brill  
Vice President

STATE OF Texas  
COUNTY OF Denton

PERSONALLY appeared before me, the undersigned authority in and for the above mentioned county and state, Mary Best Brill, personally known to me to be the Vice President, of The Bank of New York, as successor Trustee to JPMorgan Chase Bank as Trustee for the Certificateholders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2004-12, by

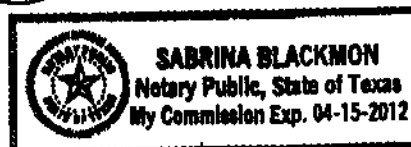
EMC MORTGAGE CORPORATION ITS ATTORNEY IN FACT, who acknowledged that  
 he signed, sealed and delivered the above and foregoing instrument of writing on the day and  
 year therein mentioned, for and on behalf of said entity being so authorized to do in the premises.

WITNESS MY SIGNATURE AND OFFICIAL SEAL, this the 31 day of March 2009

  
 NOTARY PUBLIC

My Commission Expires:

4.15.2012



Grantor: 7100 W COMMERCIAL BLVD STE 101 LAUDERHILL FL 33319  
 PHONE: 800-711-1258

Grantee: 8622 Belmore Lakes Dr., Olive Branch, MS 38654  
 PHONE: (601) 901-674-5418

PREPARED BY AND RETURN TO:  
 ADAMS & EDENS, P.A.  
 2001 CREEK COVE  
 BRANDON, MS 39042  
 (601) 825-9508

After recording, return to:  
 FNF Title Svs, LLC  
 6880 Cobblestone Blvd, Ste 2  
 Southaven, MS 38672  
 (662) 892-6536  
 File # S 16092